I am writting you in regards to docket # 02-278 where you are considering the CBA's request to allow unsolicited phone calls from "established business relationship" to be allow. It has been great in the past couple of years not getting several unsolicited phone calls on a nightly basis...As far as I'm Concerned if I am interested in talking to a banker about what products or services they have available...I'll phone the bank myself...I do not need or want them to phoning me. As a citizen, I should have the right to have my phone number on a list that prohibits this type of phone calls. There are other forms of communitation that they can use if the feel they need to contact me and they should use them.

Sincerely, Max Baughman